

DOLLARS & SENSE

Six easy ways to decrease
your out-of-pocket
health care expenses.



1. In-network care

Using doctors, hospitals and facilities that participate in the Cigna network can save you money. In addition, choosing Cigna Care designated specialists – doctors in 19 specialties who have been identified for their superior performance in quality and cost efficiency – may save you even more. You can verify that a doctor or facility is in Cigna’s network and learn more about the Cigna Care designation by checking the directory on myCigna.com or Cigna.com, or by calling the customer service number on the back of your Cigna ID card. Cigna is open 24/7.

2. Urgent care

Average urgent care center cost	\$131
Average hospital ER cost	\$1,523

Many people use the emergency room (ER) for conditions that are not serious or life-threatening. Using an urgent care center or your doctor’s office instead of an ER can save you hundreds of dollars and provides the same quality of care as an ER. If you need care and are not sure if you need to go to the ER, speak with your doctor or call Cigna’s 24-hour nurse line at the number on the back your Cigna ID card to determine the most appropriate location for urgent care.

3. Convenience care or retail clinics

Average convenience care clinic cost	\$61
Average hospital ER cost	\$1,523

Convenience care clinics provide quick and easy access to high quality treatment for common medical conditions when your doctor is not available. These clinics are located in department stores, grocery stores and pharmacies. To locate convenience care clinics, you can check the Directory on myCigna.com or Cigna.com, or call the customer service number on the back of your Cigna ID card. Cigna is open 24/7.

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4. Laboratory and pathology tests

Average LabCorp/Quest cost	\$9
Average other lab cost	\$24
Average outpatient hospital lab cost	\$48

Two of the nation's largest and most prominent laboratories, Quest Diagnostics, Inc. (Quest) and Laboratory Corporation of America (LabCorp), participate in the Cigna network. Services at these labs can cost 70-75% less and offer the same or better quality than hospital laboratories.

When you need lab services, discuss these options with your doctor. To find the nearest Quest and LabCorp locations, check the directory on myCigna.com or Cigna.com.

5. Radiology services (MRI or CT scan)

Average independent radiology facility cost	\$591
Average outpatient hospital cost	\$1,198

If you need to have an MRI or CT scan, you can save hundreds of dollars by using an independent radiology center. While Cigna contracts with all types of facilities that provide radiology services, using independent radiology centers will save you money, without any difference in quality. Discuss location options with your doctor. For help locating the most cost effective facility in which to have an MRI or CT scan, you can use the cost comparison tools on myCigna.com or call the customer service number on the back of your Cigna ID card.

6. Colonoscopy, endoscopy or arthroscopy

Average freestanding surgery center cost	\$1,438
Average outpatient hospital cost	\$2,821

When a doctor recommends a colonoscopy, GI endoscopy or arthroscopy, make sure you know your options. Using a freestanding outpatient surgery center for these procedures instead of a hospital can often save hundreds of dollars, while maintaining the same high quality as a hospital. Talk with your doctor about options. For help locating the most appropriate facility, you can use our cost comparison tools on myCigna.com or call the customer service number on the back of your Cigna ID card.



Cost estimates are national 2010 averages of participating facilities; cost may vary by location and by facility.

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